

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Marc A. Morgan**  
*Debtor(s)*

Case No. 19-23982-CMB  
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

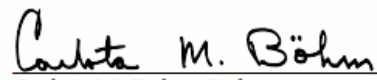
**AND NOW**, this *The 20th of April, 2021*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Marc A. Morgan  
Debtor

Case No. 19-23982-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 20, 2021

User: dsaw  
Form ID: 309

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2021:**

Recip ID	Recipient Name and Address
db	+ Marc A. Morgan, 3108 Liberty Way, McKeesport, PA 15133-2104
cr	+ Caliber Home Loans, Inc., Ras Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15137741	+ Caliber Home Loans, 715 S Metropolitan Ave, Oklahoma City, OK 73108-2088
15137743	+ Caliber Home Loans Inc., PO Box 650856, Dallas, TX 75265-0856
15278460	FREEDOM MORTGAGE CORPORATION, CUSTOMER CARE DEPARTMENT, 855-690-5900, P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485
15137748	+ First Mark Services, 121 South 13th Street, Lincoln, NE 68508-1904
15137749	+ First Mark Services, First Mark Services, Po Box 82522, Lincoln, NE 68501-2522
15295035	+ First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15137751	+ First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15137750	+ First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15137752	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15295038	Montour School District & Kennedy Twp., c/o Jordan Tax Service Inc., 102 Rahway Rd., Canonsburg, PA 15317-3349
15137753	+ PA Municipal Service Co., 336 Deleware Ave., Dept. W-62, Oakmont, PA 15139-2138
15137760	+ T.J. Kratzenberg, 1532 Lincoln Way, McKeesport, PA 15131-1712

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernsteinlaw.com	Apr 21 2021 02:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	EDI: JEFFERSONCAP.COM	Apr 21 2021 03:18:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	+ EDI: PRA.COM	Apr 21 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15146748	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 21 2021 02:07:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
15137742	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 21 2021 02:08:00	Caliber Home Loans, Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330
15167957	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 21 2021 02:08:00	Caliber Home Loans, Inc, 13801 Wireless Way, Oklahoma City OK 73134-2500
15137745	+ Email/Text: rmelani@chfcu.org	Apr 21 2021 02:08:00	Century Heritage F C U, Attn:Bankruptcy, 9 S 2nd St, Duquesne, PA 15110-1147
15137744	+ Email/Text: rmelani@chfcu.org	Apr 21 2021 02:08:00	Century Heritage F C U, 700 Regis Ave, West Mifflin, PA 15236-1425
15143745	+ Email/Text: rmelani@chfcu.org	Apr 21 2021 02:08:00	Century Heritage Federal Credit Union, c/o Ray Diamond, 700 Regis Ave., Pittsburgh, PA

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15137747	EDI: DISCOVER.COM	Apr 21 2021 03:18:00	15236-1425 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15137746	EDI: DISCOVER.COM	Apr 21 2021 03:18:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15140198	EDI: DISCOVER.COM	Apr 21 2021 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15171925	EDI: JEFFERSONCAP.COM	Apr 21 2021 03:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15137754	+ EDI: RMSC.COM	Apr 21 2021 03:18:00	Syncb/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15137755	+ EDI: RMSC.COM	Apr 21 2021 03:18:00	Syncb/ccsycc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15137756	+ EDI: RMSC.COM	Apr 21 2021 03:18:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15138466	+ EDI: RMSC.COM	Apr 21 2021 03:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15137757	+ EDI: RMSC.COM	Apr 21 2021 03:18:00	Synchrony Bank/Value City Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15137759	+ EDI: RMSC.COM	Apr 21 2021 03:18:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15137758	+ EDI: RMSC.COM	Apr 21 2021 03:18:00	Synchrony/Ashley Furniture Homestore, C/o Po Box 965036, Orlando, FL 32896-0001

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
15295026	*+	Caliber Home Loans, 715 S Metropolitan Ave, Oklahoma City, OK 73108-2088
15295027	*+	Caliber Home Loans, Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330
15295028	*+	Caliber Home Loans Inc., PO Box 650856, Dallas, TX 75265-0856
15295030	*+	Century Heritage F C U, Attn:Bankruptcy, 9 S 2nd St, Duquesne, PA 15110-1147
15295029	*+	Century Heritage F C U, 700 Regis Ave, West Mifflin, PA 15236-1425
15295032	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15295031	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Pob 15316, Wilmington, DE 19850
15295034	*+	First Mark Services, First Mark Services, Po Box 82522, Lincoln, NE 68501-2522
15295033	*+	First Mark Services, 121 South 13th Street, Lincoln, NE 68508-1904
15295036	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15295037	*+	Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15295039	*+	PA Municipal Service Co., 336 Delaware Ave., Dept. W-62, Oakmont, PA 15139-2138
15295040	*+	Syncb/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15295041	*+	Syncb/ccsycc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15295042	*+	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15295043	*+	Synchrony Bank/Value City Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15295045	*+	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15295044	*+	Synchrony/Ashley Furniture Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
15295046	*+	T.J. Kratznerberg, 1532 Lincoln Way, McKeesport, PA 15131-1712

TOTAL: 1 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2021 at the address(es) listed below:**

Name	Email Address
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Jerome B. Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com
Kenneth Steidl	on behalf of Debtor Marc A. Morgan julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin M BATTERY	on behalf of Creditor Caliber Home Loans Inc. kbattery@rascrane.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 10